



# NEWS RELEASE

United States Department of Agriculture • Rural Development  
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## **USDA RURAL DEVELOPMENT TO HOLD HOMEOWNERSHIP WORKSHOP IN CASS COUNTY**

**QUEEN CITY, TEXAS, August 25, 2005** - With today's low mortgage loan interest rates, many families and individuals are considering buying or building a home. USDA Rural Development, in conjunction with the Texas Cooperative Extension Service and local lenders, realtors and builders, will conduct a free workshop on issues related to homeownership. Topics will include credit history and repair, repayment ability, closing costs, taxes and insurance, and finding the right loan, the right home or home site and contractor. The workshop will be held on Saturday, August 27<sup>th</sup> at 10:00 a.m., City Hall, 210 Houston Street, Queen City, Texas. Potential homeowners, real estate professionals, builders, and bankers are invited to attend.

USDA Rural Development Housing Programs provide loans to low income rural families for the purchase or construction of modest, energy efficient homes. In addition, they work with lenders throughout the state to provide guaranteed loans and leveraged financing to low and moderate income families so that loans can be made available with no down payment requirement and minimal out of pocket expenses for closing costs. Home Improvement assistance to finance repairs needed to make homes decent, safe and sanitary is available to low income homeowners in the form of loans at 1% interest and the possibility of some grant funds for applicants over 62 years of age.

USDA Rural Development's Mount Pleasant Local Office serves the northeast Texas counties of Bowie, Camp, Cass, Delta, Franklin, Hopkins, Lamar, Morris, Red River and Titus. Rural Development specialists are available to meet with local community groups, non-profits, lenders, business groups, cooperatives, and government entities to discuss funding opportunities in USDA Rural Development's mission area.

USDA Rural Development strives to ensure that rural citizens can participate fully in the global economy by providing technical assistance, funding, and other programs that help rural Americans build strong economies to improve their quality of life. For further information, please contact the Mount Pleasant Local Office at 903-572-9891, Ext. 4, or visit us on the web at <http://www.rurdev.usda.gov/tx/>.

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Committed to the future of rural communities.

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